

The Disclosure Statement

U.S. Bankruptcy Court
Northern District of Florida

Very Exciting News! Florida to Require Financial Literacy & Money Management Course for High School Graduation

By Chief Bankruptcy Judge Karen K. Specie

Thanks to the Florida Bar Business Law Section (“BLS”), of which our own Douglas Bates is currently the chair-elect, and its Financial Literacy Task Force, of which Chief Judge Laurel Isicoff and I were co-judicial chairs, on March 22, 2022, Florida became the seventh state in our nation to require students to take a stand-alone half-credit course in financial literacy to graduate high school.

The “Dorothy L. Hukill

Financial Literacy Act” (the “Act”), unanimously passed by the Florida House of Representatives and Senate, is applicable to students entering the ninth grade at the beginning of the 2023-2024 school year.

The financial literacy course will teach Florida high school students how to review bank statements, balance bank accounts, manage a budget, save for retirement, build good credit, avoid unsustainable debt loads (including stu-

dent loans), and plan for their economic future.

Numerous Florida lawyers and judges, many of whom were and are members of the BLS, began teaching financial literacy in high schools in the early 2000’s. The BLS has been championing a course in financial literacy to state legislators since 2013. This is a huge accomplishment and will benefit Florida students and their families for generations.

Inside this issue:

News and Views from the Bench	2	By the Numbers - FLNB Caseload Stats	5
CM/ECF Training	3	Administrative Order 22-001 Adopting Interim Local Rule 1009-1	6
"Free Look" Confirmation	3	Pro Bono Honor Roll	6
Official Forms Revert to pre-CARES Act Language	3	COVID Court Operations Update	6
Kent Rosenbaum Accepted to FCLDP	3	2022 Court Closings	7
Triennial Adjustments to Dollar Amounts	4	FLNB Information	7
FLNB Employee Mile Markers: Travis Green	4		

News and Views from the Bench

Hon. Karen K. Specie

Live trials and Final Evidentiary Hearings are back!

On March 30, 2022, we held our first live hearing in what feels like an eternity! It was rewarding to see and hear attorneys and witnesses live in the courtroom. Having participants in the courtroom was particularly helpful when a witness was called on to review and testify about numerous documents, and when the attorneys wished to confer with one another during the course of the hearing.

We look forward to more in-person and hybrid hearings and trials. Carefully review all hearing notices to ensure that you, your clients, and witnesses know well in advance how the Court expects participants to appear. *As always, if an attorney does not intend to present evidence or cross examine witnesses, the attorney may appear telephonically via Zoom.gov or CourtCall. The same applies to others who wish to “listen only” to hearings.*

New Courtroom Technology for Hybrid Hearings

The Court’s IT staff have installed and tested updated video and sound equipment in the Tallahassee courtroom designed to facilitate hybrid (part live and part Zoom.gov) hearings. Thank you to the Court’s talented and dedicated IT Staff for continuing efforts to enable us to conduct hearings as seamlessly as possible.

Subchapter V Procedures are Changing

The Court is finalizing a new initial Subchapter V order, thanks in large part to input from this District’s current and past Subchapter V Trustees, attorneys Jodi DuBose and Jason Burgess.

Welcome to Two New Florida Bankruptcy Judges

In March, Tiffany Geyer, formerly of Baker & Hostetler LLP, Orlando, and Jason Burgess, formerly of The Law Offices of Jason A. Burgess, LLC, Atlantic Beach, were sworn in as the two newest bankruptcy judges in the Middle District of Florida. Judge Geyer will sit in Orlando; Judge Burgess will sit in Jacksonville. Welcome Judges Geyer and Burgess!

Motions, Including Motions to Continue

“In adversary proceedings and contested matters, counsel for the moving party *shall confer* with counsel for the opposing party and shall file with the Court at the time of filing a motion a statement certifying that he has conferred with counsel for the opposing party in good faith” (N.D. Fla. LBR 9013-1(A)(2), emphasis added). The Court will summarily deny motions filed without the required certification.

For motions to continue hearings in Chapter 13 cases, if the requirement to confer is moot due to a policy of the Chapter 13 Trustee (i.e.: the hearing has already been continued __ times), then the motion should so certify. The Court will consider such a certification, if unopposed, to comply with N.D. Fla. LBR 9013-1(A)(2). The Court urges the bar to craft standard language acceptable to the Chapter 13 Trustee to address this issue.

Additions to the Negative Notice List

The Court continues to seek methods to streamline and economize bankruptcy practice and procedure. To that end, we welcome suggestions for types of motions and applications to add to the Court’s Negative Notice List. If you have a suggestion in this regard, please submit it to the Court’s Help Desk: CMECF.HelpDesk@flnb.uscourts.gov.

Continued on page 3

International Affairs

The first quarter of 2022 has been positive for our Court, especially with Covid-19 cases on the decline. But the past weeks have brought reports and images of untold death, suffering and destruction in and around Ukraine. News reports indicate that over 4 million Ukrainian refugees have fled; about 50% of those are children. Individuals and organizations world-wide have mobilized to help in myriad ways. According to a recent European news report, 35 Ukrainian judges have volunteered to serve in defense of Ukraine since March 24, 2022. World leaders are working tirelessly to put an end to this disaster. *Please join me in hoping and praying (depending on your personal beliefs) that we will see an end to this horrible conflict, and soon.*

CM/ECF Training

PACER and NextGen CM/ECF training resources, including documentation, learning aids, and "how to" videos are available through PACER at <https://pacer.uscourts.gov/help>.

Our NextGen CM/ECF [training database](https://train-pacer.psc.uscourts.gov/psc/registration.jsf) is accessible with a free "PACER Training" account. Visit <https://train-pacer.psc.uscourts.gov/psc/registration.jsf> to register for a training account. Once registered, you must submit an "E-File Registration" request with our court, found under the "Maintenance" tab in "Manage My Account." The Court will approve your request then use your training PACER credentials to login.

If you are new to electronic case filing in CM/ECF, **we suggest that case openings be performed during normal business hours so that we may provide assistance, if needed.** Please call us at 888-765-1752 or email our [Help Desk](#) if you have questions.

"Free Look" Confirmation in CM/ECF

Some antivirus programs access links within emails to verify their safety and, in some cases, use the Notice of Electronic Filing (NEF) "free look" that is provided to case participants. CM/ECF NextGen includes a feature to avoid this issue via a checkbox to "enable confirmation of Free Look Use..." in the user's CM/ECF "Email Information" account settings (Utilities > Maintain My ECF Account). Checking this box will cause a confirmation screen when a link is clicked from an NEF email to allow the user to confirm that the free look will be used. This prevents anti-virus software from using the free look when it checks the links in the email for viruses.

Enable confirmation of Free Look Use to verify your **one free look** will be used when a document link is clicked from CM/ECF emails (NEFs).

Notice: Confirm Free Look Use

This action will use your one free look for this document. Additional viewings of this document in the future will incur a billing charge.

To view the document and use the free look [click here](#)

CARES Act Amendments to Official Forms Lapsed March 27, 2022

The CARES Act amendments to Official Forms 101 and 201 (Voluntary Petitions), 122A-1 and 122B (Statements of Current Monthly Income), and 122C (Statement of Current Monthly Income and Calculation of Commitment Period) lapsed on March 27, 2022. These forms have reverted to their pre-CARES Act versions, with any non-CARES Act amendments incorporated.

Kent Rosenbaum Accepted into Federal Court Leadership Development Program Class III

Congratulations to Kent Rosenbaum, Systems Specialist in our Tallahassee office, on acceptance into the Federal Court Leadership Development Program (FCLDP). The FCLDP is a 12-month program for nonsupervisory judiciary staff to help prepare them for future leadership roles. Through the FCLDP, Kent will learn ways to strengthen his skills of communication, composure, inspiration, integrity and trust, interpersonal savvy, mission-focus, personal and professional development, and to pursue work with energy, perseverance, and a focus on desired outcomes.

Triennial Adjustments to Dollar Amounts Effective April 1

Automatic adjustments were made to certain dollar amounts stated in various provisions of the Bankruptcy Code and one provision in Title 28 resulting in amendments to seven Official Bankruptcy Forms, the Instructions for Individual and Non-Individual Debtors, two Director's Forms, and one set of instructions for a Director's Form which include dollar amounts. More information and the specific forms impacted can be found on the United States Courts [website](#).

These adjustments are applicable to cases filed on or after April 1, 2022. Please ensure your bankruptcy software is updated to include the most recently amended forms:

- ◆ [Official Form 106C](#), **Schedule C: The Property You Claim as Exempt**, Line 3
- ◆ [Official Form 107](#), **Statement of Financial Affairs for Individuals Filing for Bankruptcy**, Line 6
- ◆ [Official Form 122A-2](#), **Chapter 7 Means Test Calculation**, Lines 29 and 40
- ◆ [Official Form 122C-2](#), **Chapter 13 Calculation of Your Disposable Income**, Line 29
- ◆ [Official Form 201](#), **Voluntary Petition for Non-Individuals Filing for Bankruptcy**, Line 8
- ◆ [Official Form 207](#), **Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy**, Lines 3 and 4
- ◆ [Official Form 410](#), **Proof of Claim**, Line 12
- ◆ [Director's Form 2000](#), **Required Lists, Schedules, Statements, and Fees**, Pages 2, 3, and 4
- ◆ [Director's Form 2830](#), **Chapter 13 Debtor's Certifications Regarding Domestic Support Obligations and Section 522(q)**, Part III
- ◆ [Instructions for Individual Debtors](#), Pages 9 and 24
- ◆ [Instructions for Non-Individual Debtors](#), Page 12
- ◆ [Instructions for Director's Form 2500E](#), **Summons to Debtor in Involuntary Case**, Page 1

Travis Green, Chief Deputy Clerk —Pensacola



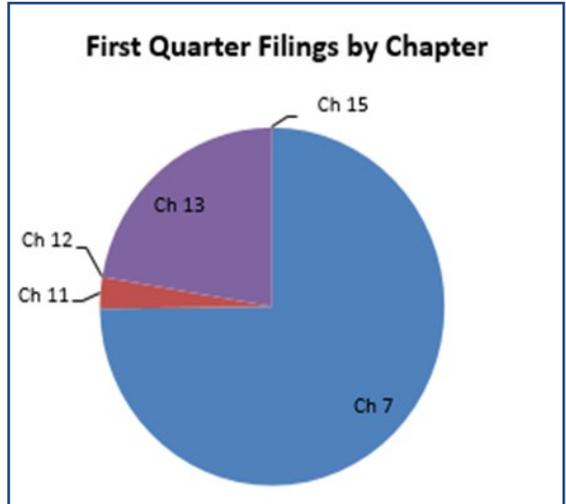
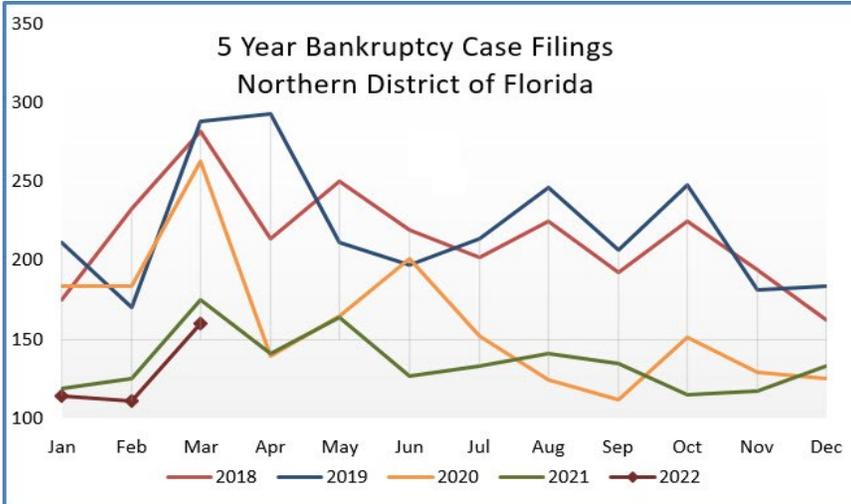
Travis came to our court in January 2017 from the U.S. District Court, Northern District of Florida, where he was the Resident Deputy-In-Charge in the Pensacola division and the District's Court Reporter Supervisor. Travis served in many positions with the District Court, including 16 years of substantial management experience. Travis was instrumental in assisting staff supporting the District, Magistrate, and Bankruptcy judges after the District Court was forced to temporarily relocate operations to Winston E. Arnow Federal Building. An expert in emergency management, Travis was also responsible for developing a template emergency management plan upon which this Court's plan is based. In addition to his Court knowledge, Travis holds a Master's Degree in Public Administration and a Bachelor's of Science Degree in Business Administration.



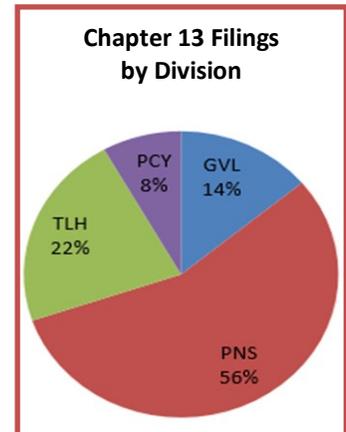
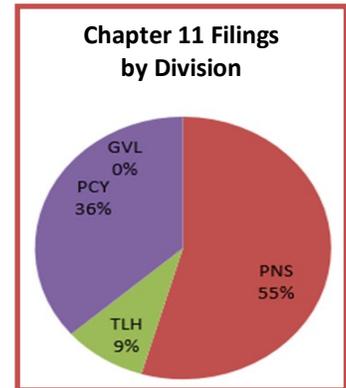
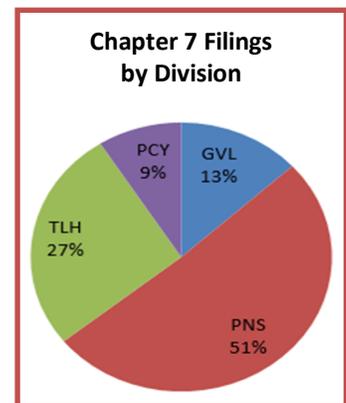
Congratulations to Travis for thirty years of excellence!

Speak your mind, even if your voice shakes. ~ [Maggie Kuhn](#)

By the Numbers - Bankruptcy Caseload Statistics for the Northern District of Florida



First Quarter 2022 Northern District of Florida					
Bankruptcy Case Openings	GVL	PNS	TLH	PCY	TOTAL
Ch 7	38	147	77	26	288
Ch 11	0	6	1	4	11
Ch 12	0	0	0	0	0
Ch 13	12	48	19	7	86
Ch 15	0	0	0	0	0
Total	50	201	97	37	385
Bankruptcy Case Activity	GVL	PNS	TLH	PCY	TOTAL
Reopenings	3	3	2	2	10
Split Cases	0	1	0	0	1
Interdistrict Transfer Cases	0	0	1	1	2
Intradistrict Transfer Cases	0	0	0	0	0
Conversions	0	2	4	4	10
Stay Motions	12	24	12	7	55
Bankruptcy Case Closings	GVL	PNS	TLH	PCY	TOTAL
Ch 7	36	175	69	23	303
Ch 11	3	5	2	2	12
Ch 12	0	0	0	0	0
Ch 13	18	34	24	13	89
Ch 15	0	0	0	0	0
Total	57	214	95	38	404
Adversary Case Openings	GVL	PNS	TLH	PCY	TOTAL
	1	11	5	0	17
Adversary Case Closings	GVL	PNS	TLH	PCY	TOTAL
	0	7	10	0	17
Pro se Cases Filed:	GVL	PNS	TLH	PCY	Total
Ch 7	3	5	12	1	21
Ch 11	0	0	0	0	0
Ch 12	0	0	0	0	0
Ch 13	9	4	4	1	18
Ch 15	0	0	0	0	0
Total	12	9	16	2	39



Caseload statistics are posted to the Court's website by the 15th of each month. See www.flnb.uscourts.gov/court-filing-statistics for more information.

Administrative Order 22-001 Adopting Interim Local Rule 1009-1 Effective February 7, 2022

On February 2, 2022, Chief Bankruptcy Judge Karen Specie signed [Administrative Order 22-001 Adopting Interim Local Rule 1009-1](#) effective February 7, 2022. This amendment does the following:

- 1) Deletes Subsection (D) to ensure that any party wishing to amend schedules in a closed case must first file a motion and obtain an order reopening the case; and
- 2) Changes the language in Subsection (C) to clarify that the debtor must serve certain documents on creditors being added to the sched-

ules and lists the documents which must be served. Proof of service of the documents is required in accordance with the Fed. R. Bankr. P. 9037 and the Northern District of Florida Local Bankruptcy Rules.

NOTE: Effective February 7, 2022, the Clerk's Office no longer performs quality control checks comparing the documents filed against the uploaded or added creditors in attorney-filed cases. Attorneys should use this Interim Local Rule as a guide to ensure service compliance of documents,

including the Notice of Bankruptcy Case (i.e., the "341 Notice") when adding creditors after the Clerk's Office has issued the 341 Notice.

3) Directs that amendments to a debtor's Social Security or Taxpayer ID Numbers should be filed on the applicable Official Form and served in accordance with Bankruptcy Rule 1009(c), and a certificate of service must be filed separately.

Several new messages have been added to applicable filing events in CM/ECF to remind filers of these new requirements. Please contact our [Help Desk](#) if you have questions.

Pro Bono Honor Roll

We take pleasure in recognizing the efforts of attorneys who provided legal assistance, without compensation, to debtors in our district during the first quarter of 2022. These *pro bono* services greatly benefit our nation's bankruptcy system and all of its components. We thank these volunteers for their current and continued support in serving the people of the Northern District of Florida:

Byron Wright
Bruner Wright, P.A.

India Footman
Footman Law Firm, P.A.

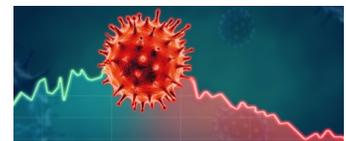
COVID Court Operations Update

Standard Intake Operating Hours Resumed. Our intake counters in both the Tallahassee and Pensacola offices have resumed standard operating hours of 9:00 a.m. to 4:00 p.m., local time however, we request that in-person assistance be limited to emergency filings, administrative questions, obtaining certified copies of court records, and payment processing. Self-represented par-

ties with filings that do not require in-person assistance may continue to use the lobbies' drop boxes, mail, fax, or email for submitting filings (*only one method should be used*). More information and instructions are available on the [Filing Without an Attorney](#) page of our website.

Masks Not Required. The order requiring masks in the district's courthouses was vacated on

March 8, 2022 by administrative order [4:95mc40111](#) which also retains discretion by the presiding judge to require masks in court proceedings. Anyone who wishes to wear a mask in a courthouse may continue to do so.



<https://www.flnb.uscourts.gov/news/covid-19-court-operations-update>



U.S. Bankruptcy Court Northern District of Florida

Chief Bankruptcy Judge Karen K. Specie
Traci E. Abrams, Clerk of Court
100 East Park Avenue, Suite 100
Tallahassee, Florida 32301
(850) 521-5001 / (866) 639-4615

For questions or comments about this
newsletter, please email
Julie.Gibson@flnb.uscourts.gov

You can't go back and change the
beginning, but you can start where you
are and change the ending.
~ [C.S. Lewis](#)

2022 Federal Holidays

Our offices will be closed in observance of
the following federal holidays:

Monday, May 30
Memorial Day

Monday, June 20*
Juneteenth National Independence Day

Monday, July 4
Independence Day

Monday, September 5
Labor Day

Monday, October 10
Columbus Day

Friday, November 11
Veterans Day

Thursday, November 24
Thanksgiving Day

Monday, December 26*
Christmas Day

*Observance of a holiday that falls on a Saturday or Sunday pursuant
to 5 U.S.C. 6103(b) and/or Exec. Ord. 11582, Feb. 11, 1971.

BOLO: Court Hearing Notices

Be on the lookout for slight changes to the text of orders and notices scheduling "hybrid" hearings
where parties can appear in person or through Zoom.gov either by video or telephone.

Contact Us

Carolyn Romine, Case Administrator (850) 470-3060
Janet Weems-Cainion, Courtroom Deputy & Calendar Clerk (850) 521-5009
Jestin Hawkins, Case Administrator (850) 521-5016
Latonia Isom, Court Operations Specialist (850) 521-5012
Sloane Akinsanya, Case Administrator (850) 521-5010
Tammi Boswell, Director of Operations (850) 521-5011
Clerk's Office Main Line (850) 521-5001
Help Desk (850) 521-5001 or (888) 765-1752
Help Desk Email CMECF_HelpDesk@flnb.uscourts.gov

*The Clerk's Office phones are answered from 9:00 a.m. until 4:00 p.m., Monday through Friday, ex-
cept on federal holidays or other days the court is closed. The Case Administrators may assist with
procedural or CM/ECF questions. **We are not permitted to answer legal questions or to pro-
vide any guidance as to the content or types of documents that may be required.***